

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
RICHMOND DIVISION**

In re:

Terri Lynne Watson

Debtor(s)

Case No. 18-33071-KLP

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Carl M. Bates, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/13/2018.
- 2) The plan was confirmed on 09/04/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/20/2019, 12/21/2020, 06/22/2021, 01/29/2022, 06/06/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/29/2020, 11/22/2021, 09/13/2022, 09/13/2022, 07/19/2023, 10/04/2023.
- 5) The case was dismissed on 10/11/2023.
- 6) Number of months from filing or conversion to last payment: 71.
- 7) Number of months case was pending: 72.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$19,350.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$19,250.54
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$19,250.54

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$5,223.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,361.37
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$6,584.37

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Ashley Funding Services LLC	Unsecured	166.00	166.00	166.00	0.00	0.00
Charlottesville Radiology	Unsecured	226.00	NA	NA	0.00	0.00
Fay Servicing, LLC	Secured	168,263.00	1,422.37	1,422.37	1,421.60	0.00
Henrico Doctors Hospital	Unsecured	NA	1,374.24	1,374.24	0.00	0.00
Internal Revenue Service	Unsecured	NA	41.23	41.23	0.00	0.00
Internal Revenue Service	Priority	4,188.00	4,151.42	4,151.42	4,149.48	0.00
Martha Jefferson Medical Group, LLC	Unsecured	137.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	3,807.00	3,807.86	3,807.86	0.00	0.00
Nationstar Mortgage, LLC	Secured	NA	3,390.90	3,390.90	3,260.84	0.00
Patient First c/o Receivables Management	Unsecured	904.00	916.64	916.64	0.00	0.00
Quantum3 Group LLC	Unsecured	2,931.00	3,014.56	3,014.56	0.00	0.00
Quantum3 Group LLC	Unsecured	17.00	85.09	85.09	0.00	0.00
Quantum3 Group LLC	Unsecured	69.00	183.69	183.69	0.00	0.00
Toyota Motor Credit Corporation	Secured	25,999.00	457.53	457.53	457.30	0.00
Toyota Motor Credit Corporation	Secured	NA	4,829.13	4,829.13	3,376.95	0.00
WELLS FARGO CARD SERVICES	Unsecured	8,610.00	7,623.82	7,623.82	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$4,813.27	\$4,682.44	\$0.00
Debt Secured by Vehicle	\$5,286.66	\$3,834.25	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$10,099.93	\$8,516.69	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,151.42	\$4,149.48	\$0.00
TOTAL PRIORITY:	\$4,151.42	\$4,149.48	\$0.00
GENERAL UNSECURED PAYMENTS:	\$17,213.13	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$6,584.37</u>
Disbursements to Creditors	<u>\$12,666.17</u>
TOTAL DISBURSEMENTS :	<u>\$19,250.54</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/06/2024

By: /s/ Carl M. Bates

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.